

Department of Finance

Analyst: Bybee

Historical Summary

OPERATING BUDGET	FY 2019 Total App	FY 2019 Actual	FY 2020 Approp	FY 2021 Request	FY 2021 Gov Rec
BY FUND CATEGORY					
Dedicated	8,648,100	8,558,700	8,934,800	10,898,300	10,769,100
Percent Change:		(1.0%)	4.4%	22.0%	20.5%
BY OBJECT OF EXPENDITURE					
Personnel Costs	6,761,000	6,081,700	6,526,200	7,028,000	6,908,300
Operating Expenditures	1,821,700	2,411,600	2,287,600	3,835,500	3,850,800
Capital Outlay	65,400	65,400	121,000	34,800	10,000
Total:	8,648,100	8,558,700	8,934,800	10,898,300	10,769,100
Full-Time Positions (FTP)	67.00	67.00	63.00	66.00	66.00

Department Description

Originally created by the State Legislature in 1905, the Department of Finance is a regulatory agency charged with the supervision and oversight of state-chartered financial institutions, regulated lenders, securities issuers, broker-dealers and stockbrokers, residential mortgage brokers and lenders, investment advisers and sales personnel, collection agencies, endowed care cemeteries, and others.

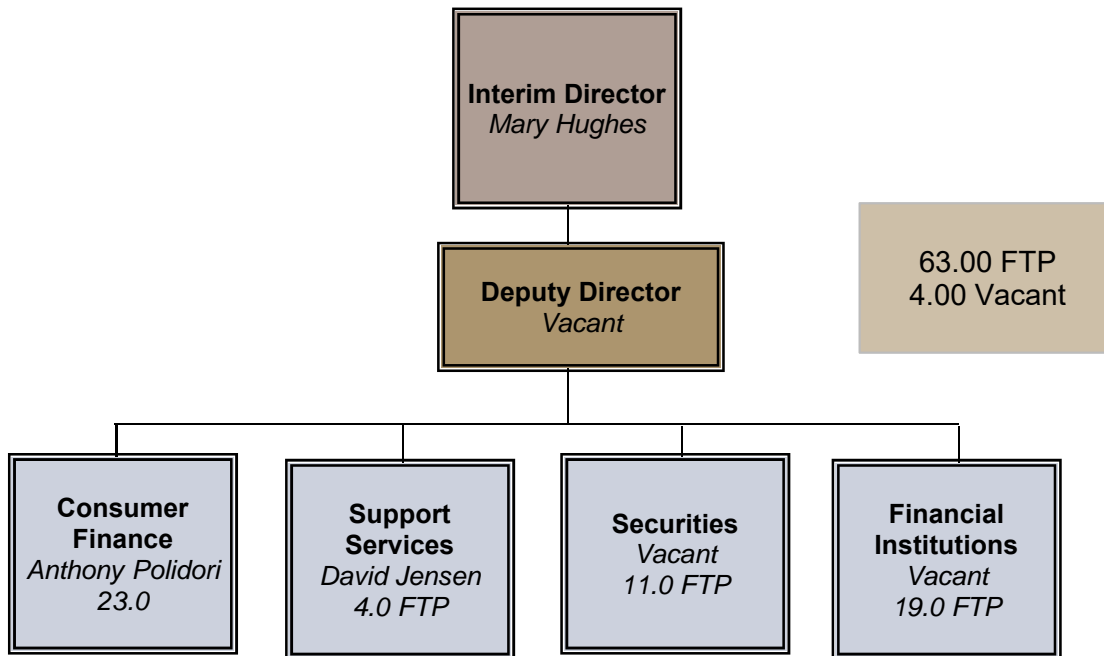
The mission of the department is to aggressively promote access to vigorous, healthy, and comprehensive financial services for Idaho citizens. This is accomplished through prudent and efficient oversight of financial institutions, investment opportunities, and credit transactions. Through administration of laws enacted by the Idaho Legislature, legitimate financial transactions are encouraged, while fraud, unsafe practices, and unlawful conduct are detected and appropriate enforcement action is taken. The department administers and enforces 23 regulatory statutes and is funded entirely by fees levied by law on the industries subject to its supervision.

[Statutory Authority: Section 67-2701 et seq., Idaho Code]

Department of Finance Agency Profile

Analyst: Bybee

Organizational Chart and General Fund Transfers



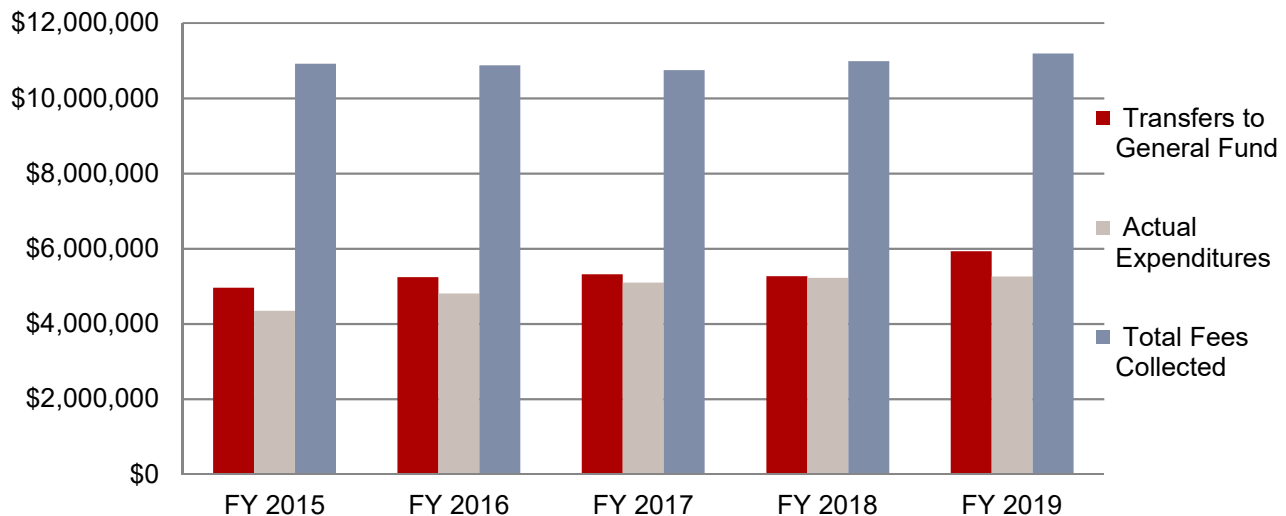
Performance Measurement Report:

<https://dfm.idaho.gov/publications/bb/perfreport/>

GENERAL FUND TRANSFERS

At the beginning of each fiscal year, those moneys in the Finance Administration Account which exceed the current year's appropriation ... by twenty-five percent (25%) or more, shall be transferred to the General Fund at the beginning of the following fiscal year. [Statutory Authority: Section 67-2702(f), Idaho Code]

Transfers to General Fund



Department of Finance

Analyst: Bybee

Comparative Summary

Decision Unit	Agency Request			Governor's Rec		
	FTP	General	Total	FTP	General	Total
FY 2020 Original Appropriation	63.00	0	8,934,800	63.00	0	8,934,800
Sick Leave Rate Reduction	0.00	0	0	0.00	0	(15,500)
FY 2020 Total Appropriation	63.00	0	8,934,800	63.00	0	8,919,300
Removal of Onetime Expenditures	0.00	0	(416,100)	0.00	0	(416,100)
Restore Ongoing Rescissions	0.00	0	0	0.00	0	15,500
FY 2021 Base	63.00	0	8,518,700	63.00	0	8,518,700
Benefit Costs	0.00	0	141,300	0.00	0	(27,000)
Replacement Items	0.00	0	28,800	0.00	0	4,000
Statewide Cost Allocation	0.00	0	(15,400)	0.00	0	(15,400)
Change in Employee Compensation	0.00	0	58,000	0.00	0	114,500
FY 2021 Program Maintenance	63.00	0	8,731,400	63.00	0	8,594,800
1. Money Services Business Examiners	2.00	0	209,700	2.00	0	204,400
2. Building and Construction Costs	0.00	0	1,800,000	0.00	0	1,800,000
3. Mortgage Financial Examiner	1.00	0	106,800	1.00	0	104,200
OITS 1 - Operating Costs	0.00	0	0	0.00	0	900
OITS 2 - Servers and Licensing	0.00	0	0	0.00	0	14,400
OITS 4 - Agency Billings	0.00	0	50,400	0.00	0	50,400
FY 2021 Total	66.00	0	10,898,300	66.00	0	10,769,100
Change from Original Appropriation	3.00	0	1,963,500	3.00	0	1,834,300
% Change from Original Appropriation			22.0%			20.5%

Department of Finance

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Budget by Decision Unit	FTP	General	Dedicated	Federal	Total
FY 2020 Original Appropriation					
The Legislature provided additional funding in FY 2020 that included \$384,000 for moving costs, of which \$5,000 is ongoing; a transfer of \$81,900 from personnel costs to operating expenditures; and a net reduction of 4.00 FTP and \$173,900 for technology consolidation and modernization.					
	63.00	0	8,934,800	0	8,934,800
Sick Leave Rate Reduction					
Agency Request	0.00	0	0	0	0
<i>The Governor recommends a six-month reduction of funding for employers who contribute to the PERSI-managed sick leave plan. This reduction will begin to draw down the reserve balance, which has grown significantly during the past several years.</i>					
Governor's Recommendation	0.00	0	(15,500)	0	(15,500)
FY 2020 Total Appropriation					
Agency Request	63.00	0	8,934,800	0	8,934,800
Governor's Recommendation	63.00	0	8,919,300	0	8,919,300
Removal of Onetime Expenditures					
Removes onetime increases provided in FY 2020 which included costs associated with the move to the Chinden Campus, laptop computers, and network and mobile device security.					
Agency Request	0.00	0	(416,100)	0	(416,100)
Governor's Recommendation	0.00	0	(416,100)	0	(416,100)
Restore Ongoing Rescissions					
Agency Request	0.00	0	0	0	0
<i>The Governor recommends restoration of the sick leave rate reduction.</i>					
Governor's Recommendation	0.00	0	15,500	0	15,500
FY 2021 Base					
Agency Request	63.00	0	8,518,700	0	8,518,700
Governor's Recommendation	63.00	0	8,518,700	0	8,518,700
Benefit Costs					
Employer-paid benefit changes include an 18.9% increase (or \$2,200 per eligible FTP) for health insurance, bringing the total appropriation to \$13,850 per FTP. Also included are a one-year elimination of the unemployment insurance rate, a restoration of the Division of Human Resources rate, and adjustments to workers' compensation that vary by agency.					
Agency Request	0.00	0	141,300	0	141,300
<i>The Governor recommends no increase for health insurance due to fewer claims than expected and changes to federal tax policies; a one-year elimination of the sick leave rate and the unemployment insurance rate; restoration of the Division of Human Resources rate; and adjustments for workers' compensation rates.</i>					
Governor's Recommendation	0.00	0	(27,000)	0	(27,000)
Replacement Items					
This request includes \$24,800 to replace a 2010 Ford Fusion with a minivan, and ten task chairs for \$4,000.					
Agency Request	0.00	0	28,800	0	28,800
<i>The governor recommends task chairs.</i>					
Governor's Recommendation	0.00	0	4,000	0	4,000
Statewide Cost Allocation					
This request includes adjustments to recover the cost of services provided by other agencies in accordance with federal and state guidelines on cost allocation. Attorney General fees will decrease by \$19,400, risk management costs will decrease by \$500, and State Controller fees will increase by \$4,500, for a net reduction of \$15,400.					
Agency Request	0.00	0	(15,400)	0	(15,400)
Governor's Recommendation	0.00	0	(15,400)	0	(15,400)

Department of Finance

Analyst: Bybee

Budget by Decision Unit	FTP	General	Dedicated	Federal	Total
Change in Employee Compensation					
For calculation purposes, agencies were directed to include the cost of a 1% salary increase for permanent and temporary employees.					
Agency Request	0.00	0	58,000	0	58,000
<i>The Governor recommends a 2% increase in employee compensation, distributed on merit. He does not recommend a compensation increase for group and temporary positions.</i>					
Governor's Recommendation	0.00	0	114,500	0	114,500
FY 2021 Program Maintenance					
Agency Request	63.00	0	8,731,400	0	8,731,400
Governor's Recommendation	63.00	0	8,594,800	0	8,594,800

1. Money Services Business Examiners

The Department of Finance requests two money services business examiner/investigator positions. The request includes 2.00 FTP, \$201,700 in personnel costs, \$4,000 in operating expenditures, and \$4,000 in onetime capital outlay for a total of \$209,700 from the State Regulatory Fund. Approval of these positions will bring the total number of financial examiners for money service business examiners to three. Money service businesses are nonbank entities that do not accept deposits or make loans like traditional financial institutions. Rather, they provide alternative mechanisms for persons to make payments or to obtain currency or cash in exchange for payment instruments. Examples of these businesses are PayPal and Venmo, or businesses using crypto-currency.

The number of money transmitter licensees and agents has more than doubled in the five years since the Money Transmitters Act, found in Section 26-2901, Idaho Code, was passed. The actual increase has gone from an initial 1,967 licensees and agents to 3,084 at the end of FY 2019. The department goal of examining 20% of agents every year has been met by using financial examiners from other bureaus in the department. This request reflects the priorities of the department to meet demand in high growth areas.

The request is to fund positions at 100% of policy for financial examiner 3 (\$34.37 per hour), but the department will try to hire at 80% of policy for financial examiner 1 (\$26.93 per hour). This gap in the budget will stay consistent with other financial examiners in the department which will allow for raises as the employee progresses through examiner tests.

Agency Request	2.00	0	209,700	0	209,700
<i>Recommended by the Governor with changes for benefits and compensation.</i>					
Governor's Recommendation	2.00	0	204,400	0	204,400

2. Building and Construction Costs

The Department of Finance requests \$1,800,000, onetime, in operating expenditures to build-out the space it plans to occupy at the Chinden Campus. The Legislature provided an appropriation of \$385,000 for moving costs to the Chinden Campus in FY 2020. However, the space the department planned to occupy is no longer available and requires the agency to build walls for offices and conference rooms. As a consequence, the department will no longer be able to move in FY 2020 and will need to occupy the new space at the Chinden Campus by the end of FY 2021.

In addition to this request, the department paid \$800,000 for a pre-bill to the Department of Public Works (DPW) from its FY 2019 appropriation to be applied to its anticipated remodeling costs in FY 2021. The department is currently working with DPW to plan improvements to the space that would be needed prior to the move-in to accommodate its staff. In total, the department expects the remodel to cost roughly \$2.8 million. In addition to the pre-bill and \$1.8 million from this request, the department plans to use another \$200,000 of existing appropriation for the remodel. Cost estimates for construction are based on \$150/square foot, and the total area the department plans to occupy is 18,625 square feet.

Agency Request	0.00	0	1,800,000	0	1,800,000
Governor's Recommendation	0.00	0	1,800,000	0	1,800,000

Department of Finance

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Budget by Decision Unit	FTP	General	Dedicated	Federal	Total
3. Mortgage Financial Examiner					
This request from the Department of Finance includes 1.00 FTP, \$100,800 in personnel costs, \$4,000 in operating expenditures, and \$2,000 in capital outlay for a financial examiner/investigator in the mortgage program. The position will provide regulatory oversight of mortgage loan originators, and mortgage broker/lenders. The request is to fund the position at 100% of policy for financial examiner 3 (\$34.37 per hour), but the department will try to hire at 80% of policy for financial examiner 1 (\$26.93 per hour). This gap in the budget will stay consistent with other financial examiners in the department which will allow for raises as the employee progresses through examiner tests. The request in operating expenditures is for travel and training, while capital outlay is for office equipment including a desk, computer, and chair.					
The examiner's duties will include license application review, license maintenance and amendment filings, license renewals, examinations, complaint processing, and investigations. According to the department, the resources and staff in the mortgage program are stretched to capacity and additional resources are needed to meet department goals of conducting examinations of 20% of its corporate licensees per year, which is 78 examinations; renew and process over 6,500 licensing requests per year; and process over 1,400 new mortgage loan originator license requests, among other duties.					
Agency Request	1.00	0	106,800	0	106,800
<i>Recommended by the Governor with changes for benefits and compensation.</i>					
Governor's Recommendation	1.00	0	104,200	0	104,200
OITS 1 - Operating Costs					
Agency Request	0.00	0	0	0	0
<i>The Governor recommends this agency's share of ongoing funding to pay the Office of Information Technology Services for security software and data center office space located at the Chinden Campus.</i>					
Governor's Recommendation	0.00	0	900	0	900
OITS 2 - Servers and Licensing					
Agency Request	0.00	0	0	0	0
<i>The Governor recommends this agency's onetime share of funding for software licensing, server infrastructure, and storage to expand system capabilities on core systems and to maintain agency-specific software.</i>					
Governor's Recommendation	0.00	0	14,400	0	14,400
OITS 4 - Agency Billings					
This request of \$50,400 includes: 1) The difference between the budgeted amount to pay the Office of Information Technology Services (OITS) in FY 2020 and the amount actually billed by OITS in July, which was \$23,526 or 14% more than appropriated; and 2) An additional \$26,841 for an estimated increase for services provided by OITS in FY 2021. The \$26,841 represents a 14% increase over \$191,726, which was the billed amount for FY 2020.					
Agency Request	0.00	0	50,400	0	50,400
<i>The Governor recommends increases to certain agency budgets where OITS billings were in excess of the current year appropriation.</i>					
Governor's Recommendation	0.00	0	50,400	0	50,400
FY 2021 Total					
Agency Request	66.00	0	10,898,300	0	10,898,300
Governor's Recommendation	66.00	0	10,769,100	0	10,769,100
Agency Request					
Change from Original App	3.00	0	1,963,500	0	1,963,500
% Change from Original App	4.8%		22.0%		22.0%
Governor's Recommendation					
Change from Original App	3.00	0	1,834,300	0	1,834,300
% Change from Original App	4.8%		20.5%		20.5%

Part I – Agency Profile

Agency Overview

The Department of Finance is a regulatory agency charged with the supervision and oversight of state-chartered financial institutions, regulated lenders, securities issuers, broker-dealers and stockbrokers, residential mortgage brokers, lenders, and originators, investment advisers and sales personnel, collection agencies, endowed care cemeteries, and others.

Core Functions / Idaho Code

The Department administers and enforces the following 23 regulatory statutes:

Idaho Bank Act § 26-101	Idaho Credit Code § 28-41-101
Idaho Bank Holding Company Act § 26-501	Idaho Mortgage Company Act § 26-2801
Idaho Interstate Banking Act § 26-2601	Idaho Collection Agency Act § 26-2221
Idaho Interstate Branching Act § 26-1601	Idaho Securities Act (2004) § 30-14-101
Idaho International Banking Act § 26-1701	Idaho Residential Mortgage Practices Act § 26-31-101
Idaho Trust Institutions Act § 26-3201	Business Combination Act § 30-1701
Idaho Savings Bank Act § 26-1801	Control Share Acquisition Act § 30-1601
Business And Industrial Development Corporation Act (BIDCO) § 26-2701	Idaho Commodity Code § 30-1501
Idaho Credit Union Act § 26-2101	Endowment Care Cemetery Act § 27-401
Idaho Money Transmitters Act § 26-2901	Continuing-Care Disclosure Act § 26-3701
Idaho Loan Broker Act § 26-2501	Idaho Escrow Act § 30-901
	Idaho Financial Fraud Prevention Act § 67-2750

Revenue and Expenditures

Revenue	FY 2016	FY 2017	FY 2018	FY 2019
State Regulatory Fund	\$13,057,412	\$13,210,430	\$14,171,427	\$14,639,428
Total	\$13,057,412	\$13,210,430	\$14,171,427	\$14,639,428
Expenditures	FY 2016	FY 2017	FY 2018	FY 2019
Personnel Costs	\$5,481,486	\$5,988,709	\$6,157,107	\$6,081,706
Operating Expenditures	\$1,624,593	\$1,649,504	\$1,635,083	\$2,344,276
Capital Outlay	\$84,105	\$73,500	\$81,954	\$65,400
Total	\$7,190,184	\$7,711,713	\$7,874,145	\$8,491,382

Profile of Cases Managed and/or Key Services Provided

Cases Managed and/or Key Services Provided	FY 2016	FY 2017	FY 2018	FY 2019
Business or Individuals Regulated	181,787	190,907	191,042	195,580
Transfers to General Fund	\$5,315,470	\$5,266,734	\$5,942,884	\$5,788,806

Licensing Freedom Act

Agencies who participate in licensure must report on the number of applicants denied licensure or license renewal and the number of disciplinary actions taken against license holders.

	FY 2016	FY 2017	FY 2018	FY 2019
COLLECTION AGENT	*1st year branch #'s available and included			
Total Number of Licenses	710	678	714	1,258*
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	70	41	60	35
Number of Final Disciplinary Actions Against Licensees	2	1	0	1

	FY 2016	FY 2017	FY 2018	FY 2019
DEBT/CREDIT COUNSELOR <i>*Includes Branches</i>				
Total Number of Licenses	35	29	28	38*
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
REGULATED LENDER				
Total Number of Licenses	579	569	585	636
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
SECURITIES BROKER - DEALER				
Total Number of Licenses	1,349	1,333	1,324	1,303
Number of New Applicants Denied Licensure	0	1	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	2	2	2	3
Number of Final Disciplinary Actions Against Licensees	2	1	1	1
SECURITIES AGENT				
Total Number of Licenses	109,476	110,934	115,553	119,269
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	19	11	51	19
Number of Final Disciplinary Actions Against Licensees	5	5	6	17
SECURITIES INVESTMENT ADVISER				
Total Number of Licenses	1,074	1,121	1,170	1,219
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	1	7	2	3
Number of Final Disciplinary Actions Against Licensees	0	8	3	0
SECURITIES INVESTMENT ADVISER REPRESENTATIVE				
Total Number of Licenses	2,751	2,872	2,949	3,006
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	1	5	1	1
Number of Final Disciplinary Actions Against Licensees	0	7	7	0

	FY 2016	FY 2017	FY 2018	FY 2019
ESCROW AGENT				
Total Number of Licenses	38	35	38	39
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	2	2
Number of Final Disciplinary Actions Against Licensees	0	0	0	2
CREDIT REPAIR AGENT <i>*Includes Branches</i>				
Total Number of Licenses	9	6	10	14*
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	1	1	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
TITLE LENDER				
Total Number of Licenses	74	70	68	58
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	1	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
DEBT SETTLEMENT <i>*Includes Branches</i>				
Total Number of Licenses	7	8	8	13*
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	1	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
MONEY TRANSMITTER				
Total Number of Licenses	104	102	116	116
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	12	6	6	12
Number of Final Disciplinary Actions Against Licensees	1	2	2	0
PAYDAY LENDER				
Total Number of Licenses	174	158	154	136
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	8	3	7	2
Number of Final Disciplinary Actions Against Licensees	0	0	1	0

	FY 2016	FY 2017	FY 2018	FY 2019
MORTGAGE LENDER/BROKER				
Total Number of Licenses	827	894	1,070	1,141
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	31	25	26	33
Number of Final Disciplinary Actions Against Licensees	0	1	1	0
MORTGAGE LOAN ORIGINATOR				
Total Number of Licenses	3,467	4,241	4,803	4,738
Number of New Applicants Denied Licensure	3	2	0	10
Number of Applicants Refused Renewal of a License	0	1	0	1
Number of Complaints Against Licensees	3	2	5	8
Number of Final Disciplinary Actions Against Licensees	0	1	0	0

Red Tape Reduction Act

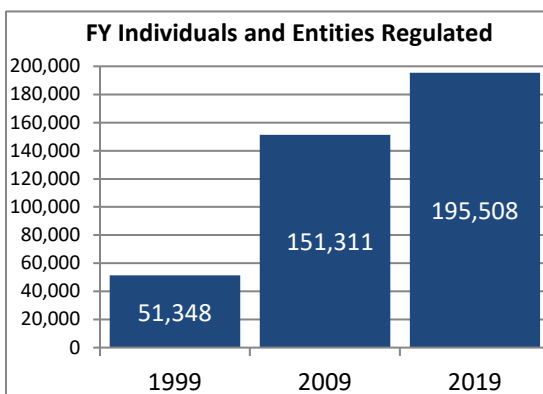
Each agency shall incorporate into its strategic plan a summary of how it will implement the Red Tape Reduction Act, including any associated goals, objectives, tasks, or performance targets. This information may be included as an addendum.

	As of July 1, 2019
Number of Chapters	6
Number of Words	24,789
Number of Restrictions	352

FY 2019 Performance Highlights

Total transferred to the General Fund since 1994: \$105.2 million

\$5.8 million transferred at the end of Fiscal Year 2019



Part II – Performance Measures

Performance Measure		FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Promote public and industry confidence in the banking and credit union systems through timely, reasonable and effective supervision and regulation						
1. % of state-chartered banks examined within statutory timeframe	actual	100%	100%	100%	100%	-----
	target	100%	100%	100%	100%	Maintain 100%
2. % of state-chartered credit unions examined within statutory timeframe	actual	100%	100%	100%	100%	-----
	target	100%	100%	100%	100%	Maintain 100%
3. % of on-site examinations of state-registered / Idaho-based investment advisers*	actual	26%*	37%	30%*	44%	-----
	target	33%	33%	33%	33%	33%
4. Conduct 200 compliance examinations of Consumer Finance Bureau licensees (does not include "for cause" examinations)	actual	209	190	183	171	-----
	target	200	200	200	200	Minimum of 200

Performance Measure Explanatory Notes

* Investment Adviser exam scheduling sometimes weighted to later part of calendar year – exams were completed, or will be completed, by end of calendar year.

For the FY22 Budget, we may change a few of these metrics due to nationwide accreditation standards and other industry changes; at that time we will provide 4 years of data for the new metrics from FY17 to FY20.

For More Information Contact

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Finance, Department of

FY 2019 Actual Expenditures by Division

Analyst: Bybee

			FTP	PC	OE	CO	T/B	LS	Total
0.30	FY 2019 Original Appropriation								
	0229-00	Ded	67.00	6,711,000	1,771,700	65,400	0	0	8,548,100
	0229-26	Ded	0.00	0	50,000	0	0	0	50,000
	0325-27	Ded	0.00	50,000	0	0	0	0	50,000
	Totals:		67.00	6,761,000	1,821,700	65,400	0	0	8,648,100
1.00	FY 2019 Total Appropriation								
	0229-00	Ded	67.00	6,711,000	1,771,700	65,400	0	0	8,548,100
	0229-26	Ded	0.00	0	50,000	0	0	0	50,000
	0325-27	Ded	0.00	50,000	0	0	0	0	50,000
	Totals:		67.00	6,761,000	1,821,700	65,400	0	0	8,648,100
1.21	Net Object Transfer								
	0229-00	Ded	0.00	(600,000)	600,000	0	0	0	0
	0325-27	Ded	0.00	(40,000)	40,000	0	0	0	0
	Totals:		0.00	(640,000)	640,000	0	0	0	0
1.61	Reverted Appropriation								
	0229-00	Ded	0.00	(29,300)	(27,400)	0	0	0	(56,700)
	0229-26	Ded	0.00	0	(200)	0	0	0	(200)
	0325-27	Ded	0.00	(10,000)	(22,500)	0	0	0	(32,500)
	Totals:		0.00	(39,300)	(50,100)	0	0	0	(89,400)
2.00	FY 2019 Actual Expenditures								
	0229-00	Ded	67.00	6,081,700	2,344,300	65,400	0	0	8,491,400
	State Regulatory			6,081,700	2,344,300	65,400	0	0	8,491,400
	0229-26	Ded	0.00	0	49,800	0	0	0	49,800
	Mortgage Recovery			0	49,800	0	0	0	49,800
	0325-27	Ded	0.00	0	17,500	0	0	0	17,500
	Securities Investor Training			0	17,500	0	0	0	17,500
	Totals:		67.00	6,081,700	2,411,600	65,400	0	0	8,558,700
Difference: Actual Expenditures minus Total Appropriation									
	0229-00	Ded		(629,300)	572,600	0	0	0	(56,700)
	State Regulatory			(9.4%)	32.3%	0.0%	N/A	N/A	(0.7%)
	0229-26	Ded		0	(200)	0	0	0	(200)
	Mortgage Recovery			N/A	(0.4%)	N/A	N/A	N/A	(0.4%)
	0325-27	Ded		(50,000)	17,500	0	0	0	(32,500)
	Securities Investor Training			(100.0%)	N/A	N/A	N/A	N/A	(65.0%)
	Difference From Total Approp			(679,300)	589,900	0	0	0	(89,400)
	Percent Diff From Total Approp			(10.0%)	32.4%	0.0%	N/A	N/A	(1.0%)